



# Spotlight on Business

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Tuesday, March 2, 1999



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**THE LEMON GROVE**

# REVIEW



## Baldwin selects chamber activist for East County 'Woman of the Year'

by Cheryl Cohen

Mary England, long-lauded former executive director and now community liaison for the Lemon Grove Chamber of Commerce, has been named 1999 77th Assembly District Woman of the Year by Assemblyman Steve Baldwin.

Citing her tireless efforts as co-organizer (with Ilse Hanning) of the group called Citizens for Proposition LL and her contributions to the city of Lemon Grove through the chamber, Baldwin found her to be the logical choice for the award.

Previous winners of the Woman of the Year Award have been Alice Larson of La Mesa, Dr. Libia Gil of Chula Vista and Thelma Lewis of Spring Valley.

"I'm overwhelmed!" said England. "To be in that circle with those ladies is amazing."

Apparently not that amazing. When the Lemon Grove School District bond measure passed with over 80 percent of the vote, a consulting firm in Sacramento was

so impressed, it invited England and Hanning to come to the capital and share their organizational secrets.

Her success is no secret to the East Countians she serves. She never stops. Always draped in something gold and dangerously finger-nailed, she flirtatiously solicits money from everyone in her path for her many causes.

She's omnipresent at every service group and civic organization in Lemon Grove and is never underestimated by government officials, who fully expect to see her name on the ballot in the next city council election.

"Mary is a great example

of what an involved citizen can accomplish," said Baldwin.

"We're going to bring her up to Sacramento where

she'll meet women from all

over the state who will be

receiving like awards on the

floor of the assembly."

England is very excited about her trip with Baldwin to receive her own award, but doesn't skip a beat to take the opportunity to herald "her" chamber officers.

"Did I tell you who the

new officers are?" she asked.

"President Jim Murphy of

J&L Security; Vice-President Trish Telles of Dell Enterprises; Secretary Christine Day-Reyes of Union

Bank and Treasurer; Danny

Mitchell of Veronica's Dry

Cleaners and Silk Flowers,"

she rattled off in one breath.

"Now, I just have to figure out what I should wear."



Mary England's tireless efforts to help local business has landed her a plaque and a trip to Sacramento. Photo by Cheryl Cohen

Vol. 51, No. 52

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## PUBLIC NOTICES

## • La Mesa •

**NOTICE OF TRUSTEE'S SALE TS NO. 98-9845** YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 2/22/94 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU YOU SHOULD CONTACT A LAWYER A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union or a check drawn by a state or federal savings and loan association or savings association or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below at all right title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made but without covenant or warranty expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest and late charges thereon as provided in the note(s), advances, under the terms of the Deed of Trust interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

**TRUSTOR WILLIAM D. LOWES** an unmarried man, Duly Appointed Trustee EXECUTIVE TRUSTEE SERVICES, INC. Recorded 7/18/96 in instrument No. 96-0361885 in book, page of Official Records in the office of the Recorder of SAN DIEGO County, California, Date of Sale 3/23/99 at 12:00 PM Place of Sale AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY OCEANSIDE CA Amount of unpaid balance and other charges \$125 739.53 Street Address or other common designation of real property 327 NIBLICK DRIVE LA MESA, California 91941-8019 APN # 503-051-43-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale Date February 22, 1999 EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD SUITE #208 MISSION HILLS, CA 91345 (818) 361-6999 KATHLEEN GOWEN 3/29/99 3/16/99 LA MESA FORUM

NOTICE OF TRUSTEE'S SALE  
T.S. NO. GM-43582-C

Loan No. 1087826 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/16/92 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU YOU SHOULD CONTACT A LAWYER

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal bank, check drawn by a state or federal savings and loan association or savings association or savings bank specified in section 5102 of the financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below at all right title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made but without covenant or warranty expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

**TRUSTOR DAVID B. PETITTI AND ROSANNE PETITTI HUSBAND AND WIFE** Duly Appointed Trustee EXECUTIVE TRUSTEE SERVICES, INC. Recorded 12/21/92 as instrument No. 9814975 in book, page of Official Records in the office of the Recorder of SAN DIEGO County, California, Date of Sale 3/23/99 at 12:00 PM

Place of Sale AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY OCEANSIDE CA

Amount of unpaid balance and other charges \$199 485.51 Street Address or other common designation of real property 2078 STAR LANE ALPINE, CA 91901-2840 APN # 404-131-58-00 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale Date February 22, 1999 EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD SUITE #208 MISSION HILLS, CA 91345 (818) 361-6999 KATHLEEN GOWEN 3/29/99 3/16/99 LA MESA FORUM

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A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal bank, check drawn by a state or federal savings and loan association or savings association or savings bank specified in section 5102 of the financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below at all right title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made but without covenant or warranty expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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Place of Sale AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY OCEANSIDE CA

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NOTICE OF TRUSTEE'S SALE  
T.S. NO. GM-43674-C

Loan No. 10114171

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/15/96 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU YOU SHOULD CONTACT A LAWYER

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal bank, check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association or savings association or savings bank specified in section 5102 of the financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below at all right title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust recorded

October 25, 1996 as instrument No. 1996-0542786 in book, page of Official Records in the office of the County Recorder of San Diego County, State of California, executed by William L. Raber, a married man, will sell all, public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association or savings association or savings bank will be held at the entrance to the East County Regional Center, 250 East Main Street, El Cajon, California all right title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as completely described in said Deed of trust. The street address and other common designation, if any, of the real property described above is purported to be 12148 Wintergreen Drive #3 Lakeside, CA 92040. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made but without covenant or warranty expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Date

February

1998

Place

of Sale

AT THE ENTRANCE TO

THE CITY HALL EAST,

300 NORTH

COAST HIGHWAY OCEANSIDE CA

Amount

of unpaid

balance

and other

charges

\$125 739.53

Street

Address

or other

common

designation

if any,

shown

above

If no

street

address

or other

common

designation

is shown

directions

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of the

property

may be

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by sending

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request

to the

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within 10

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balance

and other

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**MIRROR CLOSET DOOR 48X80, \$50.** New Mercedes tire/rim, 13" 165 80R, \$50. Bathroom faucets, new brass, \$50. New Anderson windows, \$200/each. Motorhome, \$3500. Moving truck, \$3000. 619-390-6275

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**EXERCISE, AIRFLYER AND 15 SPEED BIKE** for sale. Both are in excellent condition. For \$100 each. Call 619-449-1987.

**HANDYMAN CALL FOR FREE ESTIMATE.** Carpentry, custom woodworking, doors windows, screens, ramps, stairs, handrails, fences, gates, painting, tile, furniture repair. Call Al, 465-9452.

**Santee****NOTICE OF PETITION TO ADMINISTER ESTATE OF DAVID ALLEN LONG, aka DAVID LONG CASE NO. P174162**

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may be otherwise interested in the will or estate, or both: DAVID ALLEN LONG, aka DAVID LONG

A PETITION FOR PROBATE has been filed by PUBLIC ADMINISTRATOR in the Superior Court of California, County of SAN DIEGO.

THE PETITION FOR PROBATE requests that PUBLIC ADMINISTRATOR be appointed as personal representative to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on MAR 29 1999 at 1:45 p.m. in Dept. 42, Room 4003 located at 220 W. BROADWAY.

San Diego, CA 92101-3409. IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

IF YOU ARE A CREDITOR or a contingent creditor of the deceased, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.

YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for petitioner CHERYL K. CARTER. DEPUTY COUNTY COUNSEL, 5201-A Ruffin Road, San Diego, CA 92123, 619-694-3500, e112968

Santee Star  
Feb 23, 25 & March 2, 1999

**NOTICE OF TRUSTEE'S SALE**

T.S. No. GM-43598-C

Loan No. 302757059

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/92 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CON-

**TACT A LAWYER**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon as provided in the note(s).

TRUSTOR DAVID P. ARICIGA AND MARIA ELOISA ARICIGA HUSBAND AND WIFE Duly Appointed Trustee EXECUTIVE TRUSTEE SERVICES, INC. Recorded 10/5/92 as Instrument No. 92-0630136 in Book , page of LOAN MODIFICATION RECORDED ON DECEMBER 8, 1998 AS INSTRUMENT NO. 1997-0618909. Official Records in the office of the Recorder of SAN DIEGO COUNTY, California.

Date of Sale 3/24/99 at 10:00 AM Place of Sale AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA

Amount of unpaid balance and other charges \$138,333.54 Street Address or other common designation of real property 10053 JONBELL PLACE SANTEE, California 92071-0001 # 381-360-23-00 The undersigned Trustee disclaims any liability for any inaccuracy of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

Date February 22, 1999  
EXECUTIVE TRUSTEE SERVICES, INC.  
15455 SAN FERNANDO MISSION BLVD  
SUITE #208  
MISSION HILLS, CA 91345  
(818) 361-6998

KATHLEEN GOWEN  
3/29/99 3/16/99  
SANTEE STAR

NOTICE OF TRUSTEE'S SALE  
TS No. 98-11548 Loan No. 7027087  
Title Order No. 03119329 Investor/Insurer No. 5012172CA APN No. 380 670 17 00

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/01/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CON-

TACT A LAWYER Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by VICTOR P PINZON AND RICKY PINZON dated 04/01/97 and recorded 04/08/97, as Instrument No. 1997-0617089, in book , page 591, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00PM AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA

at public auction to the highest bidder for cash or check as described below payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be 9827 GANDY AVENUE, SANTEE, CA 92071. The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$1935.30. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state.

The street address and other common designation, if any, of the real property described above is purported to be 8858 DELROSE AVENUE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$1703.98. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state.

TS No. 98-11548 Loan No. 621296 FHA/AVM No. 044-3065974 You are in default under a Deed of Trust dated 01/01/1992 unless you take action to protect your property. It may be sold at a public sale. If you need an explanation of the nature of the proceeding against you, you should contact a lawyer. On 03/19/1999 at 10:00 AM Lonestar Mortgage Services, LLC as duly appointed Trustee under and pursuant to Deed of Trust recorded 01/21/1992 as instrument No. 92-0630136 in book , page of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by James C. Barger and Carol L. Barger, husband and wife. Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust.

TS No. 98-11548 Loan No. 621296 FHA/AVM No. 044-3065974 You are in default under a Deed of Trust dated 01/01/1992 unless you take action to protect your property. It may be sold at a public sale. If you need an explanation of the nature of the proceeding against you, you should contact a lawyer. On 03/19/1999 at 10:00 AM Lonestar Mortgage Services, LLC as duly appointed Trustee under and pursuant to Deed of Trust recorded 01/21/1992 as instrument No. 92-0630136 in book , page of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by James C. Barger and Carol L. Barger, husband and wife. Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust.

TS No. 98-11548 Loan No. 621296 FHA/AVM No. 044-3065974 You are in default under a Deed of Trust dated 01/01/1992 unless you take action to protect your property. It may be sold at a public sale. If you need an explanation of the nature of the proceeding against you, you should contact a lawyer. On 03/19/1999 at 10:00 AM Lonestar Mortgage Services, LLC as duly appointed Trustee under and pursuant to Deed of Trust recorded 01/21/1992 as instrument No. 92-0630136 in book , page of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by James C. Barger and Carol L. Barger, husband and wife. Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust.

TS No. 98-11548 Loan No. 621296 FHA/AVM No. 044-3065974 You are in default under a Deed of Trust dated 01/01/1992 unless you take action to protect your property. It may be sold at a public sale. If you need an explanation of the nature of the proceeding against you, you should contact a lawyer. On 03/19/1999 at 10:00 AM Lonestar Mortgage Services, LLC as duly appointed Trustee under and pursuant to Deed of Trust recorded 01/21/1992 as instrument No. 92-0630136 in book , page of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by James C. Barger and Carol L. Barger, husband and wife. Will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal savings and loan association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to satisfy the indebtedness secured by said Deed of Trust.

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## Office training alums give new students shot in arm

Some graduates of Office Professional Training (OPT) at Grossmont College say the program saved their lives and enabled them to provide a better life for their children.

OPT, an intensive 20-week course, is designed to help individuals who feel trapped in dead-end, low-paying jobs or need some support and training to enable them to enter the workforce and become self-sufficient.

OPT graduates remain loyal and support the program, including mentoring students who follow. Mentors like Sheryl Magana, who graduated in 1997, immediately went to work in the insurance industry.

She had been a welfare recipient for 16 years and was raising five children. To provide for her children, Magana knew she needed a good job and updated skills.

"In the OPT program, I overcame my shyness when I became a tutor for my classmates," she said. "I even learned the basics, like how to act in a work environment and how to dress for the job."

Magana and other graduates will return to campus on Friday for the next "Mentor Night" from 6:30 to 9 p.m. in the cafeteria in the Student Center.

Every semester more than 150 students and mentors attend Mentor Night for dinner and socializing and to support and encourage current OPT students.

Participants take about 20 units of college credits in their choice of three career tracks: account clerk, insurance clerk or computer-trained office assistant.

The OPT coursework is almost double the number of credits students take when

enrolled in regular college programs.

Mentor Night is held mid-point in the semester at a time when many students feel like they can't do it any more. The schoolwork and juggling of the family responsibilities seems overwhelming.

It's at this point that encouragement from mentors, faculty, staff and fellow classmates becomes so important to keep those struggling on track.

Since it began in 1985, OPT has trained more than 1,500 people for the workforce. About 90 percent of the graduates find employment in just 90 days after graduating with starting salaries averaging \$10 an hour.

The OPT program is free to qualifying students who come from all types of backgrounds including welfare recipients, displaced homemakers, single parents and homeless adults.

OPT has been primarily funded by federal Job Training Partnership Act grants and supplemented by private contributions and Grossmont College. The Employment Training Panel is a new funding source for this program.

For more information, call Dr. Mary Leslie at 644-7533.

When you decide on a fa-

## Real estate law seminar set

The San Diego Association of Realtors is presenting a seminar on 1999 Laws Impacting Real Estate on from 11:30 a.m. to 1:30 p.m. March 16 at its offices at 4845 Ronson Court in Kearny Mesa.

Special guest speaker Gov Hutchinson, attorney for the California Association of Realtors, will cover the new

## State offers tips for choosing health club

The California Department of Consumer Affairs warns East County residents about health club rip-offs.

"Getting in shape is one of the most popular resolutions we make when the year is young," said Consumer Affairs Director Kathleen Hamilton. "The department has information to help you avoid problems and exercise your consumer rights when selecting a facility that's right for you."

Scams in the past have included high pressure pitches that ask for several years' payment in advance. Some consumers have suffered monetary losses when their clubs have closed. "Pay as you exercise" facilities can limit your risk of loss, however, they usually cost more per month.

Before joining a health club, ask yourself these questions: What can I afford to pay? What types of services do I want? What facilities and equipment do I need? What are my fitness goals?

Comparison shopping is important, so plan on visiting and evaluating at least three facilities. Be sure to visit the facility at the times you will use it and ask other users how well they like it.

When you decide on a fa-

cility, don't be rushed into signing a contract. Since there is no standard contract, it's important that you read it carefully, and that you know and understand the commitments you are making.

For instance, some contracts authorize the facility to deduct your payments from your checking account; some authorize the facility to renew the contract for you unless you express a desire to terminate. Don't sign until you agree with the facility's proposed terms.

The contract can't obligate you to make payments totaling more than \$1,000 (excluding interest or finance charges), and its duration cannot exceed three years.

If you change your mind, you may cancel the contract by midnight of the third business day after you have signed it. If you move more than 25 miles from the health club and it is unable to transfer the contract to a comparable facility, you don't have to make payments for any services you haven't yet received (although you may be liable for a cancellation fee of up to \$100).

Consumers can receive a copy of "Membership in Health Clubs, Spas and Studios" by calling 916-323-7239 or writing to DCA Publications at 401 S Street, Suite 100, Sacramento, CA 95814. This will tell you how to select the facility that's best for you. Additional information is available on the department's Web site at [www.dca.ca.gov](http://www.dca.ca.gov).

The Department of Consumer Affairs is a leading consumer advocate in California government, establishing standards of competency for more than 200 professions and occupations.

## Friends gear up



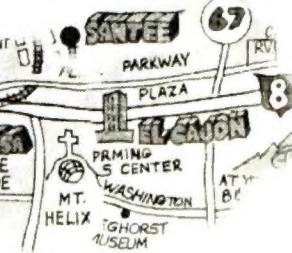
The first official planning meeting for the 9th Annual International Friendship Festival is scheduled for 7 to 8:30 p.m. tomorrow at the El Cajon Community Center, 195 E. Douglas Ave. The purpose of this meeting is to recruit new ethnic groups to participate in the festival, as well as to orient all those involved in how the festival is planned and operated. The International Friendship Festival, which is scheduled for the weekend of Sept. 25 and 26, will continue the tradition of celebrating ethnic diversity. Ethnic groups who participated in 1998 and who have committed to this year are asked to send a representative to this meeting to receive updated information and to greet potential new members of their ethnic community. You may call 441-1754 for more information.

Photo by Steven Saint

## Around Town

San Diego Chargers coach Mike Riley will address the East County Regional Chamber of Commerce's First Friday breakfast at 7:15 a.m. this Friday, at the American Legion Post #282, 8118 University Ave. in La Mesa. The sponsor is California Bank & Trust, formerly known as Grossmont Bank ...

Pat Setter and Greg Stotts of East County recently received the Sales Professional of the Quarter award from the Sales & Marketing Council of the Building Industry Association of San Diego. Setter and Stotts were recognized for third-quarter accomplishments at Waterford at the Lake at Scripps Ranch Villages by Brookfield Homes. The judges noted the sales team's ability to



sell homes priced over \$350,000 without the benefit of models ...

Thomas J. Saiz, CPA has been named a partner in Calderon, Jaham and Osborn Certified Public Accountants and Consultants' San Diego office. Saiz will direct the continuing statewide growth in the firm's governmental, healthcare and community college practice.

"Thomas was selected to be a partner because of his proven commitment to excellence and service," says partner Victor Calderon, a former trustee of the Grossmont-Cuyamaca Community College District ...

Phyllis Dorfman, owner of Rainbow Travel at Grossmont Center, is planning her 16th annual ladies-only vacation trip. This year, Dorfman will guide about 50 women to Monaco for an excursion she's calling "Merry Mayhem in Monte Carlo." Activities scheduled during the March 16-23 holiday include shopping, trips to Roman ruins and museums, cooking classes, wine tasting and gambling on the Riviera. Cost is \$1,649 per person ...

Western Mechanical Heating and Air Conditioning of Santee has completed installation of a high-tech HVAC system to service the clean-room areas at Presidio Components, a computer manufacturer in Mira Mesa. The new HVAC equipment, including high-tech HEPA filters, booster fans and new ductwork, service rooms which must be kept dust-free ...



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### LEMON GROVE FIXER

3 bedroom, 1 bath, garage  
Needs yardwork -  
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ONLY \$120,000

### NEW LISTING -

CHULA VISTA CONDO  
\$138,000, 1,156 est. 2 BR 2 BA, single level unit. Even has a lush green yard with covered patio for BBQs. One car garage with direct access, laundry hookups in unit. Tile counters. Fireplace.

### LEMON GROVE

Four bedroom, two bath  
1,215 sq.ft. double lot family home on quiet street, eat-in kitchen, cov'd patio, real basement, 1-car garage  
\$135,000